R.7.125-91

G. R. S. IX-5]

Previous references.

1897-98.
~~191~~ 7.
(Banking)

File No. 30.

Serial Nos. 3-11

Later references.

GENERAL AND REVENUE SECRETARIAT.

Serial Nos. 3 - 11

M. ~~Part~~ B for

SUBJECT.

Reports of Inspection of the Agricultural Bank at Sirakoppa in the Shikaripur Taluk.

Indexed

W D 88—GPB—50,000—24-7-16

G.R.S. 1905-6

GENERAL AND REVENUE SECRETARIAT.

Abstract of Current Papers.

(Banking). File No 8-05

References

Banking 28-04.
R.D. 175-97.

Subject Heading.

Report of inspection of the Agricultural Bank at ~~Tadepalli~~ Sivalkshpa in the Chittoor Taluk

Part (A or B and Month)	Diary No.	No. and Date of Letter and Contents.	Serial No. in File.	Page in Part A.
	38	From the Sub Collr of Chittoor, No. 105/82 dt. the 26.) 05. Submits his report on the inspection of the Agricultural Bank at Sivalkshpa in the Chittoor Taluk held by him on the 16.5.05.	1.	

Refund bill - to Agrl Bank at Sealkoffa.

The Cashier of the Cheque when there was no money to the credit of the bank is a mistake of a Serious nature. The 100 Rs may be treated as a further advance to the Bank or the Comptr opinion may be obtained Draft to Comptr

27/11

Submitted

The Comptroller's opinion is herein referred to above may be treated as further advance to the Bank.

Submitted for orders.

28/1.

Put up a draft

24/1/03

Submitted with a draft

26/1/03

Ltr 3168 D/4-8-1202.

Proc. of the Govt. of Mysore

Read -

Letter No. 1154/973 dated 6th June 1902 from the Deputy Commissioner, Shimoga District submitting for sanction a refund bill for 100/- in favour of the President & Agent of the Agricultural Bank at Siralkoppa. ~~for sanction~~.

Order thereon :-

One Ananta-pur Subbarao, who had deposited Rs 100/ in the Siralkoppa Agricultural Bank having claimed the return of the deposit, a Cheque ~~No 43~~ was issued by the Bank for being cashed in the Shikarpur Taluk Treasury. As there was no balance available

at the credit of the Bank, the Cheque was not Cashed and the Bank Authorities requested the amount to be paid out of Rs 1,200/ credited to Treasury by the Bank on account of instalments in part payment of the loan obtained from Govt, but this could not be done as per Comptroller's circular ~~under the~~ instructions of 20th July 1901. In order not to discourage private depositors, the Cheque was ordered to be cashed as a special case, ~~and to~~ the amount being recovered by a refund bill. as suggested by the Insp^r of Agl Banks

Under these circumstances, the Dy Commr submits a refund bill, which is, as a special case, sanctioned and forwarded to Comptroller

Impanel for audit. The Bank should be called upon to make good the deficiency in the amount due to Govt.

V 26/11/02 Secretary.

To The Dy Commr. Sherani with View. passed

" Comptroller, Duly passed with bill

Refer
7/2/98
Sir,

(3)

80

1898

No. 1906

Name of Petitioner Venkobarao and others

Village Siralakoppa

Taluk Shikarpura

District Shimoga

Date of Arzi 15.1.98

Date of Receipt 24.1.98

Date of Disposal

No. of Enclosure Nil

The subject matter of this petn belongs to Revr Branch. May this be transferred to Revr Branch?

Rule
11.2.98 mj.
8/2/98 gs

11/2/98

To The Revr Branch
11.2.98

~~Last Para Revr Branch~~
~~Agriculture~~

14/2/98

C. Sr Ct

14/2/98

Disposed of by Cr Order No
6/23-6
7600 & 10.1.98.

ABSTRACT

States that their papers in connection with the Establishment of an Agricultural Bank in their town have been submitted Inspector of Agriculture Banks to get for Sanction.

Pray for early orders.

31/1/98

MYSORE DEWAN'S OFFICE.
PETITION DEPARTMENT.
REG'D. No 1906
DATE 24-1-98

1906

24-1-98

ಶ್ರೀ ಗುರುಭ್ಯೋ ನಮಃ

ಶ್ರೀಮತ್ ಪರಮಹಂಸ ಪರಿವ್ರಾಜಕಾಚಾರ್ಯ ಶ್ರೀ ಶ್ರೀ ಶ್ರೀ ಅಭಿನವ ವಿದ್ಯಾತೀರ್ಥ ಮಹಾಸ್ವಾಮಿಗಳವರ ಪಟ್ಟಾಭಿಷೇಕ ಮಹೋತ್ಸವ

ಶ್ರೀಮತ್ ಪರಮಹಂಸ ಪರಿವ್ರಾಜಕಾಚಾರ್ಯ ಶ್ರೀ ಶ್ರೀ ಶ್ರೀ ಭಾರತೀತೀರ್ಥ ಮಹಾಸ್ವಾಮಿಗಳವರ ಆಶೀರ್ವಾದಗಳೊಂದಿಗೆ ಶ್ರೀಮತ್ ಪರಮಹಂಸ ಪರಿವ್ರಾಜಕಾಚಾರ್ಯ ಶ್ರೀ ಶ್ರೀ ಶ್ರೀ ವಿದ್ಯಾತೀರ್ಥ ಮಹಾಸ್ವಾಮಿಗಳವರು ಶ್ರೀ ಶೃಂಗೇರಿ ಶಾರದಾ ಪೀಠದ ೩೫ನೇ ಜಗದ್ಗುರುಗಳಾಗಿ ಪಟ್ಟಾಭಿಷಿಕ್ತರಾಗಿ ಶ್ರೀ ಶ್ರೀ ಶ್ರೀ ಅಭಿನವ ವಿದ್ಯಾತೀರ್ಥ ಮಹಾಸ್ವಾಮಿಗಳೆಂದು ನಾಮಾಂಕಿತರಾಗಿ ಪೀಠಾರೋಹಣ ಮಾಡಿದ ಶುಭ ಸಂದರ್ಭದಲ್ಲಿ ಶ್ರೀ ಶ್ರೀ ಶ್ರೀ ಅಭಿನವ ವಿದ್ಯಾತೀರ್ಥ ಮಹಾಸ್ವಾಮಿಗಳವರ ಪಟ್ಟಾಭಿಷೇಕ ಮಹೋತ್ಸವವನ್ನು ಶ್ರೀ ಶೃಂಗೇರಿ ಶಾರದಾ ಪೀಠದಲ್ಲಿ ಶ್ರೀ ಶ್ರೀ ಶ್ರೀ ಭಾರತೀತೀರ್ಥ ಮಹಾಸ್ವಾಮಿಗಳವರ ಆಶೀರ್ವಾದಗಳೊಂದಿಗೆ

ಸಂಖ್ಯೆ: ಕಾಇ/ಕಾಸಂ/ಸಿಆರ್/೧೨೩/೨೦೨೧-೨೨

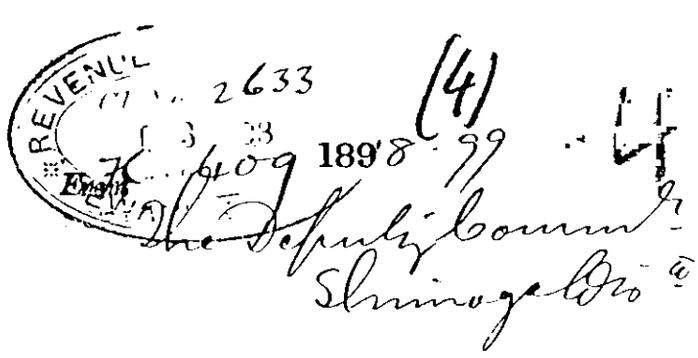
ಕಾರ್ಯಾಲಯ ಸಹಾಯಕ ಆಯುಕ್ತರು
ಕಾರವಾರ ಉಪವಿಭಾಗ
ಕಾರವಾರ

ದಿನಾಂಕ: ೨೭.೦೭.೨೦೨೧

ಸಾರ್ವಜನಿಕ ಸೂಚನೆ

ಕಾರವಾರ ತಾಲೂಕಿನ ಸಿದ್ದರ ಗ್ರಾಮದ ಸರ್ವೆ ನಂ. ೧೨೩ ರಲ್ಲಿ ಒಟ್ಟು ೧೦ ಎಕರೆ ೨೦ ಗುಂಟೆ ಜಮೀನಿನಲ್ಲಿ ಸಾರ್ವಜನಿಕ ಉದ್ದೇಶಕ್ಕಾಗಿ ಸ್ಮಶಾನ ಭೂಮಿಯನ್ನು ಕಾಯ್ದಿರಿಸಲಾಗಿದೆ. ಸದರಿ ಸ್ಮಶಾನ ಭೂಮಿಯಲ್ಲಿ ಕೆಲವು ಅನಧಿಕೃತ ಕಟ್ಟಡಗಳು ಹಾಗೂ ಅಕ್ರಮ ಚಟುವಟಿಕೆಗಳು ನಡೆಯುತ್ತಿರುವ ಬಗ್ಗೆ ಸಾರ್ವಜನಿಕರಿಂದ ದೂರುಗಳು ಬಂದಿರುತ್ತವೆ. ಆದ್ದರಿಂದ ಸದರಿ ಸ್ಮಶಾನ ಭೂಮಿಯಲ್ಲಿ ಯಾವುದೇ ಅನಧಿಕೃತ ಕಟ್ಟಡಗಳು ಹಾಗೂ ಅಕ್ರಮ ಚಟುವಟಿಕೆಗಳು ನಡೆಯದಂತೆ ಸಾರ್ವಜನಿಕರು ಎಚ್ಚರಿಕೆ ವಹಿಸಬೇಕಾಗಿ ಈ ಮೂಲಕ ಸೂಚಿಸಲಾಗಿದೆ.

ಸಹಾಯಕ ಆಯುಕ್ತರು
ಕಾರವಾರ ಉಪವಿಭಾಗ
ಕಾರವಾರ



(4)

The Deputy Commr
Shimoga Dist.

To The Secretary to the
Govt of Mysore Revl
Revl Department

Dated 11th October 1898.

Despatched

Received

General No. 336
No. 274

Enclosure No. one.

Submits for information
copy of rules of Inspection
of the Agricultural Ban
at Sirsalkoppa, Shikarpu
Taluk held on the 12th
September 1898.

Rs
13.10.98

File herein

15/10

1898-99

From The Deputy Commissioner
Shimoga District.

To The Secretary to the Govt
of Mysore, General
and Revenue
Departments.

Dated 11th October 98.

No. 336 Gen I
274

Has the honour to forward herewith for the information of Government copy of notes of Inspection of the Agricultural Bank at Sirakoppa, Shikarpur Taluk, held by the undersigned on the 12th September 1898.

H. Manjunadayya
Deputy Commr
Shimoga District

BRG

Notes of Inspection of the Agricultural
Bank at Sirallkoppa, Shirkarpur Taluk.

Dated 12th September
1898.

This bank dates its existence from March last. There are fourteen members on the roll. From the minute book it appears that the 14th member Andrappa has severed his connection with the bank by resigning his membership. This fact ought to have been shown in the corresponding column in the Members Register. The omission must be made good now. Fourteen persons have newly been admitted as members and the Bank's resolution regarding their admission has been duly registered by the Registrar of Companies and his certificate

certificate obtained and filed. But their names have not been entered in the Register of members. The reason alleged is the non-receipt of the amount of loan to be advanced to these new members from the Amildar who has been requested to issue the money. This is a misconception. The names of the new members should now be entered in the Register.

2. The Bank has granted a loan of Rs: 350/- to Channaveerappa and Puttappa who appear as 10th members both in the Register of members and in the Articles of Association; on the joint mortgage of the immovable property of theirs as well as of one Veerabasappa a non-member. To advance loans on the Security of non-member through joint

is

certificate obtained and filed. But their names have not been entered in the Register of members. The reason alleged is the non-receipt of the amount of loan to be advanced to these new members from the Auditor who has been requested to issue the money. This is a misconception. The names of the new members should now be entered in the Register.

2. The Bank has granted a loan of Rs: 350/- to Channaverappa and Puttappa who appear as 10th members both in the Register of members and in the Articles of Association; on the joint mortgage of the immovable property of theirs as well as of one Veerabasappa a non-member. To advance loans on the security of non-member through joint

to

to in contravention of the Articles of Association of the Bank.

3. Including the amount referred to in para 2, the Bank has advanced up to a total sum of Rupees 5,250-12-5 as shown below:-

Rs: 125-12-5 on Imbadla or temporary loans.

Rs: 5,125-0-0 on Security of immovable property.

5,250-12-5

The time fixed for payment of loan advanced on the security of immovable property ranges from 5 to 10 years. The deeds have all been registered. Entries of short-time loans made in the cash book are supported by the signatures of the borrowing members but no separate documents have been obtained. The loans on the security of immovable property appear

appear to have been granted generally for the purpose of liquidating old debts and in many instances references have been filed in proof of the discharge of such debts.

4. The transactions of the Bank from the date of its commencement till the 10th September 1898 were as shown below:—

Receipts	Rs. a. P.	Expenditure	Rs. a. P.
1. Advance from Government.	5,250-12-5	1. Loans granted	5,250-12-5
2. Entrance fees	6-8-0	2. Withdrawal of deposits	7-10-0
3. Deposits from members.	15-10-0	3. Interest paid to Government till the end of June	45-7-5
4. Interest	62-11-4	4. Contingencies such as bottles, seals &c.	17-14-11
		5. Printing charges	12-1-0
		6. Registration fee	1-12-0
	5,335-9-9		5,335-9-9

5. No entrance fee has been collected from one of the old members and the fourteen new members.

/Signed/ H. V. Nanjundayya

"Copy" Deputy Commissioner

H. Nanjundayya Shimoga District.

Deputy Commissioner

Read :- [illegible]

Read.

Docket no 336/2746 of the 11th October 1898, from the Dy: Commr. Shemoga forwarding the submitting copy of his notes of inspection of the Agricultural Bank at Sirakoppa in the Shikarpur Taluk

---

Ordered thereon.

Ordered that a copy of the inspection note referred to above be forwarded to the Inspector of Agricultural Banks in Mysore for information.

who will take an early opportunity of inspecting the Bank & of satisfying himself that the several irregularities noted by the Dy Comr have been rectified.

Dn 3264-5-8 of 11/98
Rly 125-97

upon order for the rectification of the irregularities noted

(6)

Gl. No. H 1649

190/02.

From K. C. Cullamma Chetty Esq;
Deputy Commissioner
Shimoga District.

To H. V. Nanjundayya Esq.
Secty: to the Govt of Mysore
Rev and Agr. Depte

Dated 6th June 02

Despatched 18

Received

General No. 1154

No. 973.

Enclosure No. 4 Case file

The whole thing is a mistake

Submits for sanction and transmission to the Comptroller for audit a Refund bill in favour of the President and Agent of the Agricultural Bank at Sivallikoppa, Shikarpur Taluk for Rs 100/-

R
19.6.02

R23/6/2.

No. 1154/973 Sul. & Cust.

Deputy Commr's Office,
Shimoga District,
6th June 1902.

From

K. C. Cullamachetty Esquire,
Deputy Commissioner,
Shimoga District.

To

H. V. Nanjundayya Esquire M. A. B. L.
Secretary to the Govt. of Mysore,
General and Rev. Departments.

Sir,

I have the honour to forward herewith for sanction and transmission to the Comptroller for audit a Refund bill in favour of the President and Agent of the Agricultural Bank at Sirakoppa, Shikarpur Taluk for Rs 100/-

2. One Anandapur Subba Rao, who had deposited

deposited Rs 100/- in the Sirakoppa
Agricultural Bank having
demanded the repayment
of his deposit, a cheque No.
43 on the Shikarpur Taluk
Treasury was issued by the
Bank. No balance being
available at the credit of
the Bank, the cheque was
not cashed. The Bank
authorities then requested
that the amount of the cheque
might be paid out of Rs
1,200/- credited to Treasury
by the Bank on account
of instalments in part pay-
ment of the loan obtained
from Government, but this
could not be done under
the instructions contained
in

in Comptroller's Circular No. 1983·3 / 1·62, dated 20th July 1901. In order not to discourage private depositors, the cheque was ordered to be cashed as a special case and it has to be treated as a refund as suggested by the Inspector of Agricultural Banks in his No. 151 dated 16th October 1901

3. The Kannada correspondence ending with the Shikarpur Amildar's No. 478 dated 23rd May 1902 is herewith submitted for reference and kind return.

I have the honour to be,
Sir,
Your most obedient servant.

H. P. Nottan
Deputy Commissioner,
Dharwar District.

J. P. S.

(7) 7l 1649

To

The Comptroller,
Dupoor South.
Bijapur D.P.
No 7l 862 of 28/11/02
28

In forwarding herewith in original (~~for record~~ returned) letter No. 1154/973 dated 6th June 1902, from the Deputy Commissioner, Shimoga Dist., and its enclosures regarding the refund of ~~the~~ Rs 100/- proposed in favor of the President and Agent of the Agricultural Bank at Sivalkoppa, Shikarpur Taluk, has the honor to request that the Comptroller will be so good as

to favor the undersigned with his opinion as to whether, under the circumstances stated in the letter the amounts in question may be ~~refunded~~ treated as a further advance by the Bank.

By order

28/11/02
for Secretary

F.O. 28/11

(8)

OFFICE OF THE COMPTROLLER OF MYSORE.

No. 3168 / 302

Bangalore, 4th December 1902

Enclosure 1 Bundle of papers.

From

E. R. SUBRAYER, Esq., B.A. B.L.E.

Comptroller, Mysore Government.

To N. V. Nanjundiah Esqr. M.A. Mol.

The Secretary to the Govt. of Mysore,

General & Revenue Depts.

SIR,

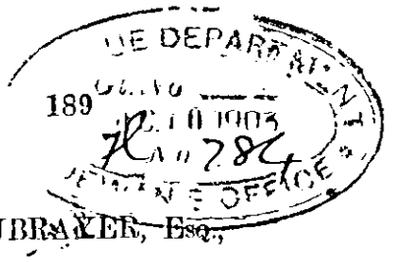
With reference to your No F.L. 862 dated 28th November 1902 forwarding in original the correspondence regarding the refund of Rs 100/- in favour of the Agricultural Bank at Sirakoppa in the Shikarpur Taluq, I have the honor to state that under the circumstances explained in the correspondence, the amount refunded may be treated as further advance.

The file of papers received with your office No: above quoted is herewith returned.

I have the honor to be
Sir
your most obedient Servant

E R Subrayer
Comptroller.

Gen. 30]



189

From

E. R. SUBRAYER, Esq.,

Comptroller, Mysore Govt.

To

The Secretary to the Govt. of Mysore,

_____ *Dept.*

Dated 8/12/02

Despatched

Received

General No 3168

No 302

Enclosure No.

In reply to

SUBJECT.

Stating that the correspondence re the refund of Rs 100 in favor of the Agl. Bank at Sirsi Koppa on the Shikarpur Taluk be treated as further advance

---

References (to be entered only in the Dewan's Office).

12/12/02

File put up
Mula
11/1/03

16/1/03

23/1

R 3193-5 (9)

Read:—

Letter No. 1154/973 of 6th June 1902 from the Hon. Secretary, Simla, submitting for sanction a refund for Rs. 100/- (bill) in favour of the President and Agent of the Sind Bank at Sialkot.

2. Letter No. 3168/302 of 8th December 1902 from the Comptroller, Imperial Stationery, stating that the refund of Rs. 100/- required to above may be treated as an item of advance to the Bank.

Order thereon.

An employee Sialkot who had deposited Rs. 100/- in the Sialkot Sind Bank has since claimed the return of the deposit a cheque has been issued by the Bank for same Cashed in the Sialkot Stationery Stock Treasury. No

NoR3193-5-9/2/03.
R7125-99 /2

Refund Rs. 100 to the Hon. Secy. Simla for Rs.

so there was no balance
available at the credit
of the Bank the cheque
was not cashed and
the Bank accordingly
requested that the account
of the payee of Rs 1200/-
credited to Secundra
by the Bank on account
of insufficient in part
payment of the balance
obtained from Govt.
but this could not be
done under the
circular instructions
of 20th July 1901. In order
not to discourage
private depositors,
the cheque was ordered
to be cashed, as a special
case, the account being
reversed by a refund
bill as suggested by
the Inspector of Govt. Banks.

Govt regret to observe
that the cashing of the
cheque when there was
no money to the credit
of the Bank is a
mistake of a serious
nature. The refund

of Rs 100/- referred to
therefore
is declared as a further
advance to the Bank.

4/2/03

26/2/03

To the Secretary & Treasurer
for Views

Confidential Report
Inspn of Agl Banks.

Subs to the Revenue
through the 1st Dy

4/2/03

R: 5/2/03.
6.45 P.m.
816

5/2/03

6/2/03

6/2/03

Rs 6.2.03
8257

9858

7.II.03

10/2/03

(10) 189 4289

From

The Inspector of Agricultural Banks in Mysore

To

The Secretary to the Government of His Highness the Maharajah of Mysore General & Revenue Department

Dated 30th June 1903.

Despatched

Received

General No. 460
No.

Enclosure No. 1 Report

Submitting the report of Mr. A. Ananda Rao on the Sira Koppa Agricultural Bank

Report on the inspection of the Agricultural Bank, at Sirakoopa, Shikaripur Taluk

1. Date of present inspection. — 15th February 1903.

2. Whether there is a duly registered suitable Bank office where members and depositors could call and have their business attended to; and if there had been any change in the office since last inspection, why necessitated and whether duly registered.

(a) yes.

(b). yes.

3. Whether any dates and hours are fixed for transaction of business, whether business is regularly transacted at those dates and hours; if no appointment is thus made, what arrangements exist for the due transaction of business when members and depositors call; and on how many days in a month is business done.

(a) No ✓

(b). When applications for money are received the Agent under the orders of the President calls for a meeting of all the members by previous written notice and business is transacted on such dates. The notices issued are not preserved, but the Agent tells me that the notices issued are mentioned in the "To" Register.

(c). In addition to the usual half yearly meetings, 23 additional meetings have been held for the transaction of business since April 1898 when the Bank was started.

4. Whether the Bank's registers, accounts, title-deeds, documents, cash balance and other property are kept in the Bank premises in the custody of the President and Agent; and if any of them are not so kept, where and how they are kept, under what authority, and upon whose responsibility.

These are kept in the custody of the Agent

(a). The members of the Bank are living in Sirakoppa, Belgaum and Talgunda all within a distance of 5 miles and are duly registered.

(b). The President, Agent and 3 Directors live in Sirakoppa while 2 others live in Talgunda.

(c). Business was not extended to any new village.

5. Whether the villages to which the members belong are sufficiently near (within a radius of five miles) to the Bank house, and duly registered; at what distance do the majority of members, the directors and office-bearers reside; and if business was extended to any new village, whether there was proper sanction for it.

(a). Since last inspection on the 23rd February 1902, only one new member was taken on. Thus the present strength being 14 against 13 at the Starting of the Bank in 1897.

(b). Therefore there was no decrease.

(c). Yes.

(d). Mayalwara Veerappa is the sole member of the Hindu family.

(e). It has gained in strength since the formation of the Bank and therefore in usefulness also.

6. As regards members, whether and to what extent there has been any increase or decrease in their number since formation of the Bank or last inspection; what was the decrease, if any, due to; were the new members duly qualified, duly elected, and registered; in case of members belonging to a joint Hindu family or otherwise possessing a qualified or limited status, whether there is proper representation of interests involved; whether in the practical working, the Bank has gained or lost in strength, energy and usefulness since formation or last inspection.

a). Yes. A complete and accurate list has been maintained.

b) No lessening of members.

c). No notable instance of

7. As regards credit, solvency and resources of members, whether a complete and accurate list of the lands of members is maintained; if not, how is the omission explained; to what extent have fluctuations in the number of members affected the united credit of the Bank. Any notable instances of new acquisition or improvement since formation of the Bank or last inspection; any notable instances of sale or other kind of transfer, relinquishment or deterioration; how these have affected the solvency and resources of the members concerned and of the Association as a whole; what guarantee, if any, has the Bank obtained or the rules of the General Assembly afford against alienations and relinquishments prejudicial to the Bank's interests; compare the *net* amount of the value of property as per latest authenticated list with the amount of liabilities of the Bank at date of inspection.

acquisition or improvement.

(d) No.

(e). Does not require any amount.

(f) — Do — —

(g). The liability of the Bank on this date amount to Rs 4,444/8 and the value of the property is Rs 17522/-

8. As regards Bank's funds, note whether the limit fixed at formation had been increased or decreased under due authority; whether the Bank had in its dealings unauthorizedly exceeded the limit and if so, how is this explained or proposed to be rectified. Classify the Bank's funds at date of inspection with reference to the sources from which they were derived, *viz.*—entrance fee, contributions, loans from Government, if any, loans from others, deposits from members (1) in cash and (2) in grain, deposits from outsiders, debentures etc. Note whether the Bank's credit is well established and sustained, or steadily growing; if otherwise, to what extent such result is due to any action or omission of the Bank's authorities and what other causes are likely to have contributed to it; whether the lessons of co-operation, mutual help and thrift are understood and practised, if not, inculcate them to as large a body of members and outsiders as can be gathered.

(a) Neither increased nor decreased.

(b) Does not require any amount.

c). Entrance fee - Rs 10-- --

Contributions - -- -- --

Loans from Govt. 6000--- --

Loans from others - -- -- --

Deposit from members - 17-10--

Deposit from outsiders - 225---

Debentures — -- -- --

(d) Well established and growing.

(e) The lessons of Co-operation, mutual help and thrift are much better understood here than in other Banks

9. As regards Government loan, note whether the terms fixed for repayment are duly acted up to or there has been gross delay, dilatoriness or neglect; the amount outstanding against the Bank at date of inspection; whether the loan may be continued subject to the terms allowed for repayment or whether in your opinion it is advisable to withdraw the loan under the provisions of Sections 74 and 75 of the Articles of Association; and state reasons for such opinion briefly and concisely.

(a). The instalment due for principa upto 1902 June, as also interest payable to Government upto the end of December last have been paid up.

b) The amount outstanding against the Bank is Rs 4,400-...

c) Yes.

10. As regards loans and deposits from others, note the terms allowed, generally in regard to rate of, interest and time for repayment; whether the sanction of the General Assembly had been obtained to the rates of interest and other essential terms; whether the obligations incurred were, in any way, in excess of the Bank's requirements or of what local conditions of credit, prudential considerations and the progress and well-being of the Bank justified; whether the Bank authorities are alive to the importance of placing themselves in a position to discharge the obligations incurred punctually, completely and satisfactorily.

(a) 4 per cent per annum is the interest mentioned as payable on deposits. But as to whether the Deposits are returnable on demand or in other words current or fixed are not mentioned in the Proceedings of the General Assembly. There is only a Sum of Rs 29-10-6 due to the Depositor who is not a member for the balance of principal and interest.

(b) yes

(c) no

(d) yes.

11. As regards the Bank's transactions, compare the Cash Book with Ledgers, Receipts, Chalans, Cheques, Treasury Pass Book, Contingent and Establishment Registers, Documents etc. Is it posted up from actual transactions as they occur and in the order of their occurrence, and are entries made so clear as to be easily intelligible and traceable through the other accounts? If discrepancies and omissions due to mere oversight or ignorance are found, have them rectified in a business-like manner as far as practicable and note here such as are considered to be grave. In the case of corrections, see if they are initialled by the President and Agent, and if any of the corrections are not satisfactory, note briefly your objections.

(a) I have found every thing correct.

(b) yes.

(c) I have not found any discrepancies and omissions.

(d) The corrections are not initialled by either the Agent or President. I have drawn their attention

See if disbursements were duly authorised and are supported by proper vouchers.

Were the charges incurred under Establishment and Contingencies real or fictitious either wholly or in part, and if real, necessary? Is the rule about members rendering gratuitous service duly respected.

Note date of the last entry in the Cash Book, and the cash balance on that date according to the Cash Book and as forthcoming in the Bank's chest. Are instances frequent of the transgression of the limit fixed in the Articles of Association for cash balance in the hands of the Board of Directors, and how are they explained? Are large sums kept in hand for any length of time without being utilized? Is the facility afforded for keeping current account with the Treasury utilised as far as possible for minimising cash balances, if not, how is the omission explained? Has there been any complaint or ground for the belief or suspicion that needlessly large balances are retained by the Agent or President.

Note the general results of the Bank's cash transactions up to date of inspection in the appended form and see if the Cash Balance Sheet last submitted by the Bank is correct in all particulars.

RECEIPTS.	Rs. a. p.	EXPENDITURE.	Rs. a. p.
From Treasury ...		To Treasury Current acct. principal re paid ...	
„ Depositors...		Depositors „	
Entrance fee ...		„ Members, loan.	
Interest and penalty ...		„ Govt. on acct. of interest ..	
Loans repaid ...		Depositors „ ..	
Other items ...		„ Printing charges ...	
		„ Establishment.	
		„ Contingencies	
		„ Other charges.	
Total		Total	

to the necessity for their initialling all such connections which are only on fees.

(e). yes

(f). yes?

(g). yes

(h). The date of the last entry in the Cash Book is 11th Instant and the balance on that date as shown in the account is Rs 13-0-2, was correctly produced before me.

(i). In no instance was there a balance in the hands of the Agent of a sum exceeding the limit fixed by the Articles of the Association

(j). No

(K) yes

(l). No

(m) Expenditure

Receipts -

From Treasury -	7363-12-5
- - - Depositors —	242-10-0
Entrance fee — -	10-0-0
Interest and Penalty —	1399-2-5
Loans repaid —	11557-4-5
Other items —	0-10-0
	13573-7-3

To Treasury

Current account	1363-12-5
Principal repaid	1600-0-0
Depositors —	217-10-0
- Members loan	8971-12-5
- Govt on account of interest	1004-2-3
- Depositors —	4-10-6
Printing charges —	22-1-0
Establishment	250-0-0
Contingencies —	53-11-6
Other charges —	72-2-0
Balance on hand -	13-9-2
	13573-7-3

(a) No. Not more than 50 per cent of the value of the property given as Security.

(b) No

(c) No

(d) Yes

(e) Yes

(f) No

12. As regards loans to members, note if, in addition to the restrictions and limitations prescribed in Section 42 of the Articles of Association, the General Assembly has prescribed any limit with reference to the value of the landed property held by applicants for loan or offered as security by them; whether loans have been granted to any in contravention of these rules, members of joint Hindu family being taken as representing one account; how such transgressions are explained or proposed to be rectified; had any loans been granted to other than members in need or had any deserving applicants been denied to favor particular individuals, and had such instances produced feelings of distrust and discontent and impaired the cordiality and unanimity expected to exist among the body of members; are objects for which loans are applied for, explained with sufficient clearness in the darkhasts; is the application and use made of loans watched by the Board of Directors or other authority; have there been any instances of non-application or misuse, especially of sums obtained having been used by any member for purposes of trading or private banking or money lending.

Note the sums obtained and used for the several purposes indicated in the appended form.

Amount obtained		Amount spent.		
			Rs.	a. p.
1. To discharge encumbrances -	2625-[illegible]	1 For discharging encumbrances		
2. To discharge other debts -	3074	2 To discharge other debts		
3. For agricultural purposes: -		3 For agricultural purposes		
(a) For cattle -	765	(a)		
(b) For Sugar Canemill -	784	(b)		
(c) For iron pan -	310	(c)		
(d) For Carts -	110	(d)		
(e) For Kandiyan -	8	4 For other purposes		
(f) For grains -	209	(a)		
(g) For manure -	400	(b)		
(h) For improving lands -	210	(c)		
(i) For Sugarcane crop etc	476-12-5	(d)		

(a) yes.

(b). Discharged bonds have been produced by the members to the Bank.

(c). Not exceeding 70 per cent.

(d). None such.

(e) yes

(f) yes

l, note if the in proper form registered; if ypothecated to the mortgage deeds (duly discharged) produced in Bank together with title-deeds; in case of exceptions, when the mortgages are likely to be discharged and their amount; the proportion the loans of first class bear to the amount of property mortgaged; notable cases of undue preference, if any, with explanation; whether good and sufficient personal security was obtained in the case of the second and third class loans; whether in the case of simple debts repaid, documents discharged, receipts, &c., obtained had been produced, and in case of notable exceptions when they are expected to be produced.

Note particulars in the appended form of loans outstanding against members at date of inspection exclusive of repayments.

1st class.	2nd class.	3rd class.	4th class.	Total.	Value of property under mortgage to Bank.
1st class	2nd class	3rd class	4th class	Total	under mortgage to Bank.
3424-[illegible]	990-[illegible]	[illegible]	[illegible]	4414-8-0.	17522-0-0

14. As regards punctuality, completeness or otherwise in the payment of dues by members, Note whether the rule requiring strict punctuality is borne in mind and enforced in all practicable cases, or whether there is any unhealthy tendency to evade it; how many are defaulters (1) among office-bearers and (2) among other members; the amount of instalments overdue remaining unrecovered at date of inspection, the amount of 2nd, 3rd and 4th class loans likewise overdue remaining unrecovered; causes of unduly large arrears and large number of defaulters; whether proper notice had been taken of defaults and adequate steps taken for recovery of arrears; whether renewals were granted with prudence and discrimination; whether the interest and penalty due to the Bank had been fully recovered and whether the interest due to Government and to other creditors duly paid; arrears, if any, how explained and when expected to be paid.

(a). Yes. Strict punctuality is borne in mind in the matter of punctual payments of interest and principal by members.

(b). There is only one defaulter and that is a Director by name Khaze Gause Khan who is in default in respect of the instalment due on the 30th June last.

(c) Only one instalment is overdue.

(d). None.

(e), (f) & (g) do not require any answer.

(h) Yes.

(i) Yes.

15. As regards surplus, Note what this amounts to up to date of inspection, taking into account the arrears remaining unrecovered of interest and other items of income; how much of this has been realized; what amount has been carried to the Reserve Fund by resolution of the General Assembly; how the Reserve Fund is invested; how the remaining surplus is used or secured; whether any and what special charges tended to reduce the surplus; and if the Bank has other assets what they are and their value.

(a). No Surplus. The unrecovered principal of Rs 75/- together with the balance in hand amount to Rs 88-0-2.

(b) Does not require any answer.

(c). No reserve fund.

(d & e) Do not require any answer.

(a) Yes

(b) Yes

(c) One extraordinary meeting was held since last inspection

(d) Yes

(e) No party feeling exists. No particular member has taken any particular interest in the Banks affairs.

(f) Yes.

(g). No.

16. As regards meetings of General Assembly, note whether the rules for convening these, the conduct of business therein and the recording and registering of resolutions are understood and duly given effect to; if not, explain the same to the office bearers and others present; note whether meetings had been held regularly every half-year; whether any and what number of extraordinary meetings had been held since last inspection; whether notices had been duly given to members; whether members were generally taking interest in the Bank affairs or whether there was party feeling; whether special resolutions had been duly confirmed and registered; whether any resolutions were inconsistent with the Articles of Association or other provisions of law.

(a). No meetings of Directors are held Specially, nor are their resolutions recorded in a Separate Book. They meet along with the other members in the General Assembly. The Agent and the President are the only two who appear to evince interest in the progress of the Bank.

17. As regards Board of Directors, note whether and how often they meet for transaction of business; whether their resolutions are duly recorded in a book; if they do not meet, what arrangements exist for the discharge of their duties and functions and what record exists of their proceedings; whether any and which of them have been taking special interest in and working with zeal for the progress of the institution.

Yes

18. As regards supervision, whether any and what arrangements the General Assembly had made for control and audit, are they effective and satisfactory.

19. As regards registers and accounts, see appended list, note therein which of them is kept and how.

I. Register of members
II. " of applications for loan
III. Cash book
IV. Ledger
V. Minute book
VI. Register of balance sheets
VII. Property register
VIII Register of monthly cash abstracts
IX. Register of bonds
X Receipts by Bank
XI. Depositors' ledger
XII. Treasury pass book
XIII. Chalan book
XIV. Cheque book
XV. Receipts by members to Bank
XVI. Register of Directors
XVII. Register of Directors' Proceedings
XVIII Register of appropriation of loans
XIX. " of contingent expenses
XX. " of disbursement of pay to establishment
XXI. " of From letters
XXII. " of To letters
XXIII. Visitors' book

r of members - - - Properly Kept.
applications for loan — Do —
k - - - - - - - Do —
ger - - - - - - - Do —
inute Book - - - - Do —
ers of Balance Sheets - - - Do —
perty Register - - - - Do —
of monthly Cash abstracts - - - Do —

IX Register of Bonds - - - Not Kept
X . Receipts by Bank - - Properly Kept
XI Depositor's Ledger - - — Do —
XII - Treasury Pass Book - - - ~~Not Kept~~
XIII . Chalan Book - - - Do —
XIV - Cheque Book - - - - Do —
XV . Receipts by members to Bank - - - Do —
XVI . Register of Directors - - - Do —
XVII - Register of Director's Proceedings - Not Kept
XVIII - Register of Appropriation of loans — Do —
XIX . Register of Contingent Expenses Properly Kept
XX . Register of disbursement of pay — ~~Not Kept~~ to establishment
XXI . Register of From Letters — Do —
XXII . Register of "To" Letters — Do —
XXIII . Visitors Book - — Do —

20. General remarks regarding the state of the Bank.

The officers of this Bank
I am happy to record at
least in this instance, are

in a very Satisfactory Condition -

D. Alexander Dair

1st Asst Commissioner of
Lunacy Statistical Officer -

Shimla
19th March 1903.

GBL

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| ક્રમ | | |

ಕಾರ್ಯಾಲಯದ ಪತ್ರ ಸಂಖ್ಯೆ

ಕಾರ್ಯಾಲಯದ ಪತ್ರ ಸಂಖ್ಯೆ ಮತ್ತು ದಿನಾಂಕ ಇಲ್ಲದಿದ್ದಲ್ಲಿ ಈ ಅರ್ಜಿಯನ್ನು ಪರಿಗಣಿಸಲಾಗುವುದಿಲ್ಲ

ಕಾರ್ಯಾಲಯದ ಮೊಹರು

ಸಹಿ

ಹೆಸರು (ದೊಡ್ಡ ಅಕ್ಷರಗಳಲ್ಲಿ)

ಹುದ್ದೆ

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Mysore Govt., Gen. & Rev. Secretariat

to ~~the~~ Branch

File No. (if any) and its date—

Dio. R. 364 / 30-7-03

R-7-125-97 30

Office Draft. (11)

Progs. of the Govt. of H. H. the Maharaja of Mysore.

Read

Letter No 460 & 30.6.03 from the Inspector of Agricultural Banks submitting the report on inspection by Sri A. Ananda Rao 1st Assistant Commissioner and Jamabandy officer of the Agricultural Bank at Siralkoppa, Shikarpur Taluk

Order: No

Recorded with the ~~following~~ observations that it is gratifying ~~2 It is very satisfactory~~ to note that the affairs of this bank are conducted in a very satisfactory manner. Instructions should be issued to open & maintain the Registers which are reported to have been not kept.

~~3 The attention of the bank should however be drawn to the following points.~~

~~(1) fixing the date, and hours for the regular transaction of business,~~

~~(2) fixing the time for preparation of deposits in order to encourage deposits, and~~

23/7/03

Dr 12/8/03

(3) Keeping the registers, accounts title-deeds & cash balances etc in the custody of the President and the Cashier in the bank premises, and

(4) Maintaining the registers and accounts which are reported to have not been kept, viz:-

9. 1918

4. The questions in Form A appended to Govt Rso: No 2458-66 & 10-12-01 are so framed as to describe the banks affairs, in a narrative form, if the answers be given in an explanatory way. The Dy Comt is requested to direct the Inspecting officers (to peruse the questions and) to give their answers in an explanatory way as avoiding as far as possible the laconic answers "Yes" or "No".

Secretary.
22/7/03

Subd
Pk.
17/7

To The Dy Commissioner, Shimoga
The Asst Commissioners of Districts